

## Testimony of Gary Donald Rotzler Before the House of Representatives Committee on Energy and Commerce April 25, 2007

Good morning, Mr. Chairman, and members of the committee. I very much appreciate the opportunity to testify today. My name is Gary Rotzler, and I am a private citizen speaking on behalf of the American Cancer Society. I am also speaking for the millions of American families who cannot afford, or do not have access to, meaningful health insurance. As a result they have little access to preventive care that prevents sickness and death.

I speak with authority on this matter because that is what happened to my wife Betsy Jane Harvey. She died of breast cancer. Had we had insurance, and had she had timely care and treatment, she might be alive today – we certainly could have given her more time than she had.

I married Betsy in 1978, and I will never regret it.

In 1979, I took a job at Bendix, an aerospace manufacturer and one of the most pressing questions I asked during the interviews was ... "tell me about your health coverage." It was good coverage.

By 1989, I had been working for the same company for 10 years but times had changed. The economy of upstate New York where I live was undergoing a profound transformation. Manufacturing jobs were being lost. While we were asked to pull together in company functions like "Unity Day," management was secretly negotiating a buy-out. It was one of a long line of buy outs and takeovers that affected a lot of Americans.

The business ended up being owned by a financial company (LPL and later KKR) whose major interest was downsizing. Seeing the handwriting on the wall, I got lucky and took a job with ShopVAC, a commercial vacuum cleaner manufacturer that had been offered financial incentives to open a plant in a nearby town.

A few years later the plant closed down.

Although I found temporary work in construction seven days a week and Betsy was doing daycare, we found ourselves, for the first time, without health insurance. In the meantime, I continued to apply for engineering positions.

It gets cold in upstate New York and in 1994 I began to wonder how we would make it through the winter. Then I received what in retrospect turned out to be good news and bad news. The good news was that my old aerospace company was in the process of qualifying products for the International Space Station and had a temporary job for me. The bad news was that they offered no benefits.

I took the temporary job with the hope of turning it into a full time position so that I might obtain health insurance for my family. In the meantime, I checked into health insurance through the temp agency, but the cost was way beyond our budget. My other coworkers were in a similar situation.

By the summer of 1996 I was still no closer to getting a full time job. By September of that year, Betsy gave me the first indication at what we might have in front of us. I knew it wasn't good, that she was in danger.

She had always been incredibly strong and energetic – it was her dynamic energy that kept the five of us together. She began to lose energy, feel fatigued, and complain of a chronic pain in her back. She didn't want to go to the doctor because she said it was too expensive. We needed to save our money for what we thought were real medical emergencies – like my daughter Amanda's leg injury the year before, which ended up costing \$600. Neither of us realized how dire Betsy's medical situation really was.

She had gone two years without a medical exam and was living with her pain – hiding it from us really. But finally it got so bad she leveled with me. We took her to a free clinic, where the doctor examined her for just a few minutes, and delivered the news – she probably had breast cancer.

We took her for an MRI at the local hospital where her cancer was confirmed.

Once it was clear how sick she really was, we were able to get her into Memorial Sloan Kettering Cancer Center, but it was too late. Betsy passed away in my arms four day later leaving me and our three children aged 17, 13, and 9.

In retrospect, we may have been able to do more for her – but we had no idea how truly sick she was. And you can't imagine what it is like going into a doctor's office and confessing that you have no insurance. There is an instant reaction – you become a second class citizen – questions of payment supersede questions of treatment.

The fact is, we had no health insurance because I could not afford it. Other Americans have insurance that turns out to be inadequate to their needs. Others find the system so impenetrable and confusing that they don't know where to turn.

Yes, when you find out you have cancer, you figure out the system. But by then it's often too late.

Numerous studies, including ones that have come out of the American Cancer Society, demonstrate that people who lack insurance delay going to the doctor until they are sick and then they have worse outcomes.

Mr. Chairman, the American Cancer Society has developed a statement of four essential principals that define meaningful health insurance. They call these "the four A's." In its most basic form, meaningful insurance must be adequate, available, affordable, and administratively simply. It sounds right to me, and I would ask that the American Cancer Society's Statement of Principles be included in your hearing record.

Thank you, Mr. Chairman and members of the committee for the opportunity to speak to you today.